

Children's Health Insurance Program (CHIP)

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Who Is Eligible?

- Utah only covers children, no adults
- Family income under 200% federal poverty level - \$41,300 for a family of four
- U.S. citizen or legal resident
- Cannot be eligible for Medicaid

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How Many Are Enrolled?

- Since 1998, nearly 113,000 children have been covered by CHIP
- FY 2006 average enrollment over 35,000 each month

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What Are CHIP's Benefits?

- Approved for 12 months coverage
- Benefits similar to commercial health insurance, also includes dental coverage
- No copayments for preventative care
- Families pay low quarterly premium and modest copayments

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What Does It Cost?

- State pays approximately 20% of costs
- FY 2006 average cost per child = \$1,471 (\$123 per month)
- CHIP administration = 7% of total (mostly for eligibility)

What Will New Funds Buy?

- FY 2008 budget - \$14.3 million in state funds (\$71.4 million in total funds)
- New funds (\$4.0 million in state funds) will cover an additional 12,000 children
- CHIP will open enrollment on July 2
- Major outreach around Back to School

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What Changes on July 1?

- Workforce Services will do all medical assistance eligibility determinations
- Families will pay higher quarterly premiums (up to \$60 per quarter)
- Families will have higher copayments (up to \$250 deductible, 30% coinsurance, etc.)

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How Much to Cover All Kids?

- 45,200 children thought to be eligible for CHIP but not enrolled
- \$138 per child per month for FY 2008
- \$15.0 million more to cover all CHIP eligibles (\$74.9 million in total funds)
- \$1.1 million more to cover another 3,200 children - 1% of all low income kids (\$5.3 million in total funds)

What Is Reauthorization?

- CHIP created in 1997, authorized through September 2007
- Congressional budget committees set aside \$50 billion in new funding, twice the amount of existing funding
- Concern – Will Utah receive fair share to cover eligible children?

Primary Care Network (PCN)

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What Does PCN Try to Do?

- Provide benefits to individuals who don't have any other coverage
- Emphasize preventative care as a way to avoid more expensive ER or inpatient care
- Use federal matching funds to maximize impact of state funds for this population

Who Is Eligible?

- Adults with income up to 150% FPL (including those without dependent children)
- U.S. Citizen or legal resident
- Not have health insurance, including Medicare, Veterans benefits, or student health insurance

What Are PCN's Benefits?

- Primary/preventive care visits
- Adult immunizations
- Limited emergency coverage
- Lab & X-ray tests
- Basic Dental
- Prescription Drugs (4 per month)

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How Many Are Enrolled?

- As of May 1, 16,383 enrolled
- 10,064 parents
- 6,319 adults without dependent children
- Funding available for 19,000 adults
- 53 percent of those enrolled are employed

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Federal Approval?

- Medicaid waiver, originally authorized for five years through June 2007
- Extensions available for three year periods
- Federal government approved three year renewal through June 2010

Utah's Premium Partnership for Health Insurance (UPP)

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What Does UPP Try to Do?

- Reduce number of uninsured
- Support use of employer's health plans
- Partner state and federal funds with employer and family payments

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Who Is Eligible?

- Income up to 150% FPL for adults
- Income up to 200% FPL for children
- U.S. Citizen or legal resident
- Not have health insurance
- Have health insurance available through their employer

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What Are UPP's Benefits?

- Up to \$150 per adult per month rebate for actual costs of health insurance premiums
- Up to \$100 per child per month rebate
- An additional \$20 per child per month if dental coverage obtained through work (if not, child can get PEHP Dental)

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What Type of Insurance?

- Employer pays at least 50 percent of the health insurance premium of the employee
- No employer contribution is required for spouse or dependents
- Plan must cover physician visits, hospital inpatient services, pharmacy, well child visits, and children's immunizations

Where Do You Apply?

- Online at **www.health.utah.gov/upp**
- In person Workforce Services offices
- Mail or fax
- Must also apply for insurance at work (open enrollment or new hire)

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How Many Are Enrolled?

- Federal approval in November 2006
- 140 adults
- 159 children
- Funding available for 1,000 adults
- Children count against CHIP funding

What Outreach Is Being Done?

- Radio ads
- TV ads
- Insurance brokers (monthly meetings, sales conference, continuing education credits)
- Discussions with employers
- Association newsletters

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